



## Disclosure on Liquidity Risk as on December 31, 2025

### Pursuant to RBI Master Directions on Asset Liability Management, 2025 for Housing Finance Companies dated November 28, 2025

Public Disclosure on Liquidity Risk for the quarter ended December 31, 2025 as per the Guidelines on ALM Information Systems under Para 14 of the Master Direction - Reserve Bank Of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 - RBI/DoR/2025-26/355 dated November 28, 2025 issued by the Reserve Bank of India and updated from time to time.

**i) Funding Concentration based on significant counterparty (both deposits and borrowings):**

| Sr. No. | No. of Significant Counterparties | Amount (in Rs crore) | % of Total Deposits | % of Total Liabilities* |
|---------|-----------------------------------|----------------------|---------------------|-------------------------|
| 1       | 14                                | 11,355.05            | NA                  | 94.97%                  |

*\*Total liabilities exclude Equity, Reserves & Surplus*

Here Significant counterparty is defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

Since RHFL belongs to non-deposit taking and systemically important entity, we have taken the counterparties with > 1% of Total Liabilities as on 31<sup>st</sup> December 2025 as Significant counterparties.

**ii) Top 20 large deposits (amount Rs. in crore and % of total Deposits)**

Not Applicable as Repco Home Finance Ltd does not accept public deposits

iii) **Top 10 Borrowing (amount Rs. in crore and % of total Borrowings) Grouped ‘Significant Counterparty’ wise based on borrowing position outstanding as on 31<sup>st</sup> December 2025**

| Sr. No. | Quantum of Top 10 Borrowing (in Rs crore) | Total Borrowing (in Rs crore) | % of Top 10 Borrowing to Total Borrowing | % of Top 10 Borrowing to Total Liabilities |
|---------|---|-------------------------------|--|--|
| 1       | 10,366.52                                 | 11,759.22                     | 88.16%                                   | 86.70%                                     |

iv) **Funding Concentration based on Significant instrument/ product**

| Sr. No. | Name of the Significant instrument/product               | Amount (in Rs crore) | % of Total Liabilities |
|---------|--|----------------------|------------------------|
| 1       | Long Term Loan Facility – 96 Facilities from 16 Lenders. | 10,367.69            | 86.71%                 |
| 2       | Refinance from National Housing Bank – 18 Facilities.    | 829.18               | 6.93%                  |
| 3       | Working Capital/CC/SODL – 3 Facilities from 3 Lenders.   | 324.73               | 2.72%                  |
| 4       | Commercial Papers  | 144.83               | 1.21%                  |
| 5       | Pass Through Certificate                                 | 92.80                | 0.78%                  |

v) **Stock Ratios**

| Sr. No. | Particulars  | as a % of Total public funds | as a % of Total liabilities | % of total Assets |
|---------|--|------------------------------|-----------------------------|-------------------|
| 1       | Commercial Papers  | NA                           | 1.21%                       | 0.93%             |
| 2       | Non-convertible Debentures (original maturity of less than one year) | NA                           | NA                          | NA                |
| 3       | Other short-term liabilities <sup>1</sup>                            | NA                           | 21.27%                      | 16.35 %           |

<sup>1</sup> includes unpaid dividend, statutory dues, book overdraft, ROU liabilities, provisions, borrowing with maturity < 1 year

**vi) Institutional set-up for liquidity risk management**

The Company has put in place a well-defined Risk Management Policy which includes Liquidity Risk Management policy and Contingency Funding plan to manage and monitor Liquidity risk of the Company efficiently and to report to the Board on the effectiveness of the same. The Company has an Asset Liability Management Committee (ALCO) headed by the MD & CEO and its members consisting of the Senior Management officials representing Finance, Sales, Credit, Recovery, IT and Risk. The ALCO is a decision-making unit responsible for integrated balance sheet management from risk-return perspective, including the strategic management of interest rate and liquidity risks. The ALCO monitors the liquidity risk by ensuring judicious mix of assets and liabilities so as to reduce mismatch in the ALM and also monitors the implementation of the Liquidity Risk Management tools prescribed in the Liquidity Risk Management Policy of the Company. The outcomes of ALCO are promptly reported to the Risk Management Committee of the Board and to the Board of Directors at regular intervals.

**vii) Disclosure on Liquidity Coverage Ratio (LCR) as on December 31, 2025**

Liquidity Coverage Ratio for the quarter ended December 31, 2025 as per the guidelines mentioned in Master Direction - Reserve Bank Of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 - RBI/DoR/2025-26/355 dated November 28, 2025, all the Housing finance companies are required to maintain a minimum of 100% liquidity buffer in terms of LCR, which will promote resilience of the Company to potential liquidity disruptions by ensuring that the Company has sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days at a level

Liquidity Coverage Ratio (LCR) is represented by the following ratio:

$$\text{LCR} = \frac{\text{Stock of High-Quality Liquid Assets (HQLAs)}}{\text{Total net cash outflows over the next 30 calendar days}}$$

Further, HFCs are required to publicly disclose the information related to Liquidity Coverage Ratio on a quarterly basis. Accordingly, the disclosure on Liquidity Coverage Ratio as of December 31, 2025 is as under:

## Liquidity Coverage Ratio as on December 31, 2025

Pursuant to RBI Master Directions on Asset Liability Management, 2025 for Housing Finance Companies dated November 28, 2025

Rs. In Cr.

| LCR Disclosure as on December 2025   |  |  |
|--|--|--|
| Particulars  | Total unweighted <sup>1</sup><br>value (Avg) | Total weighted <sup>2</sup><br>value (avg) |
| <b>High Quality Liquid Assets</b>  |  |  |
| ** 1. Total High Quality Liquid Assets (HQLA)                                  | 260.01                                       | 260.01                                     |
| <b>Cash Outflows</b>   |  |  |
| 2. Deposits  | -  | -  |
| 3. Unsecured wholesale funding   | -  | -  |
| 4. Secured Wholesale funding   | 246.86                                       | 283.89                                     |
| 5. Additional requirements   |  |  |
| (i) Outflows related to derivative exposures and other collateral requirements | -  | -  |
| (ii) Outflows related to loss of funding on debt products                      | -  | -  |
| (iii) Credit and liquidity facilities  | -  | -  |
| 6. Other contractual funding obligations                                       | 217.51                                       | 250.14                                     |
| 7. Other contingent funding obligations  | -  | -  |
| <b>8. Total Cash Outflows</b>  | <b>464.37</b>                                | <b>534.03</b>                              |
| <b>Cash Inflows</b>  |  |  |
| 9. Secured Lending   |  |  |
| 10. Inflows from fully performing exposures                                    | 207.76                                       | 155.82                                     |
| 11. Other Cash inflows   | 467.56                                       | 350.67                                     |
| 12. Total Cash Inflows   | <b>675.32</b>                                | <b>506.49</b>                              |
| <b>Total Adjusted Value</b>  |  |  |
| 13. Total HQLA   |  | <b>260.01</b>                              |
| 14. Total Net Cash Outflows  |  | <b>133.51</b>                              |
| 15. Liquidity Coverage Ratio (%)   |  | <b>194.75%</b>                             |

### Notes:

1. Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
2. Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow (75%) and outflow (115%)

**\*\* Components of HQLA:**

| <b>Particulars</b>                  | <b>Rs. in Crore</b> |
|-------------------------------------|---------------------|
| Cash                                | 0.50                |
| Balance with Banks                  | 161.91              |
| Investment in Government Securities | 97.60               |
| <b>Total HQLA</b>                   | <b>260.01</b>       |

Main source of borrowings for the Company is NHB Refinance, Term Loans, Pass through certificate, Commercial Papers, Working Capital Demand Loans and Cash Credit Limits from Banks.